

displaying updated account balance information corresponding to the plurality of user accounts to the user via the mobile device.

68. The device of claim **67**, wherein the mobile device software is further operative for:

providing a user authentication function at the user's mobile device so as to authenticate a user to access the cached account balance information on the mobile device;

in response to user authentication at the mobile device, providing a user identifier to the MFTS indicative of user login and connection for wireless communications.

69. The device of claim **68**, wherein the MFTS, in response to receipt of the user identifier at the MFTS, initiates communication to the one or more financial service providers so as to request updated account balance information,

whereby upon user activation and login, updated account balance information is automatically obtained for the plurality of financial accounts and provided in real time to the user's mobile device.

70. The device of claim **67**, wherein the financial service provider includes one or more of a bank, a credit card company, a debit card company, a stored value card provider, a credit union, a payment services company, a financial service provider.

71. The device of claim **67**, wherein the account information displayed at the user's mobile device comprises summarized account information.

72. The device of claim **67**, wherein the account information comprises payment source information.

73. The device of claim **67**, wherein the mobile device software is further operative for providing a device connected signal from the mobile device to the MFTS upon determination that a user's mobile device is connected and/or authenticated for wireless communications with the MFTS; and

wherein the MFTS, in response to receipt of the device connected signal, initiates the communication with a financial service provider to obtain updated account balance information for one or more accounts of the user.

74. The device of claim **67**, wherein the mobile device software is further operative for providing a user identifier corresponding to the user to the MFTS,

whereby in response to the user identifier, the MFTS determines at least one financial service provider identifier corresponding to a financial service provider associated with the user;

determines authentication information required to access account information in the financial service provider corresponding to the financial service provider identifier;

provides authentication information to the financial service provider; and

receives updated account balance information from at least one account maintained by the at least one financial service provider.

75. The device of claim **74**, wherein the user identifier is used to determine a plurality of financial service providers and receive updated account balances corresponding to a plurality of different accounts at a plurality of different financial service providers.

76. The device of claim **74**, wherein the user identifier includes one of a mobile phone number, a MIN, a code, a name.

77. The device of claim **67**, wherein the cached account balance of each of the plurality of user accounts stored in the mobile device is stored in association with an account identifier.

78. The device of claim **77**, wherein the account identifier is an account nickname.

79. The device of claim **77**, wherein the account identifier is a coded identifier.

80. The device of claim **77**, wherein the account identifier is also stored in the MFTS in association with authentication information required by a financial service provider associated with each account in order to access information and/or make transaction with respect to the account.

81. The device of claim **77**, wherein the mobile device software is further operative for:

providing the account identifier from the mobile device to the MFTS, whereby the MFTS, in response to receipt of the account identifier, is operative for retrieving prestored authentication information required by a financial service provider associated with each account in order to access information and/or make transaction with respect to the account;

providing the authentication information to the financial service provider with other information required to obtain updated account balance information; and

in response to receipt of the updated account balance information from the financial service provider, providing the updated account balance information to the mobile device in association with the identifier.

82. The device of claim **77**, wherein the identifier includes an account nickname, and wherein the operation of displaying information corresponding to the plurality of user accounts to the user via the mobile device comprises displaying the account nickname for each account in association with account balance information.

83. The device of claim **67**, wherein the operation of displaying account balance information via the mobile device comprises displaying an account nickname in association with account balance information for each of the plurality of accounts.

84. The device of claim **67**, wherein the operation of displaying account balance information via the mobile device comprises displaying an "as of" date in association with the account balance information.

85. The device of claim **67**, wherein a plurality of financial accounts is maintained at a plurality of different financial service providers, each having its own account balance information providing system, and wherein the device obtains updated account balance information from each of the plurality of different financial service providers in response to a single action by the user at the user's mobile device.

86. The device of claim **67**, wherein the user mobile device stores a cached account balance in the mobile device representative of the balance in the at least one account as of a particular date;

wherein the mobile device receives updated account balance information for the account; and